

Premium for Non Smoker 非吸煙人士保費

Age 年齡	Private 私家房				Semi-Private 半私家房				Ward 普通房			
	Deductible Option 墊底費選項				Deductible Option 墊底費選項				Deductible Option 墊底費選項			
	\$150,000		\$200,000		\$100,000		\$150,000		\$50,000		\$100,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0-4	2,572	224	2,010	175	966	84	682	59	870	76	494	43
5-14	2,136	186	1,666	145	799	69	564	49	722	63	409	36
15-19	1,847	161	1,438	125	690	60	486	42	624	54	353	31
20-24	2,047	178	1,596	139	766	67	540	47	691	60	391	34
25-29	2,094	182	1,632	142	784	68	553	48	708	62	401	35
30-34	2,594	226	2,027	176	974	85	688	60	878	76	499	43
35-39	2,966	258	2,322	202	1,116	97	790	69	1,004	87	572	50
40-44	4,079	355	3,205	279	1,543	134	1,094	95	1,384	120	793	69
45-49	5,585	486	4,412	384	2,130	185	1,517	132	1,900	165	1,099	96
50-54	6,433	559	5,096	443	2,462	214	1,758	153	2,190	190	1,273	111
55-59	9,536	829	7,626	663	3,697	321	2,657	231	3,262	284	1,926	167
60-64	12,892	1,121	10,399	904	5,060	440	3,661	318	4,427	385	2,652	231
65-69	15,098	1,313	12,244	1,065	5,969	519	4,337	377	5,196	452	3,143	273
70-74	19,296	1,678	15,786	1,373	7,724	672	5,656	492	6,668	580	4,099	356
75-80*	25,564	2,223	21,155	1,840	10,402	905	7,697	669	8,885	773	5,579	485
81-85*	33,913	2,949	28,424	2,472	14,059	1,223	10,536	916	11,864	1,032	7,637	664
86-90*	41,872	3,641	35,459	3,083	17,626	1,533	13,354	1,161	14,735	1,281	9,682	842
91-95*	49,771	4,328	42,523	3,698	21,235	1,847	16,248	1,413	17,609	1,531	11,782	1,025
96-100*	58,028	5,046	49,979	4,346	25,069	2,180	19,364	1,684	20,635	1,794	14,045	1,221

* Premium rates starting at the age of 76 are for renewal only. 76 歲或以上之保費只供續保。

1. All the currencies in this table are in Hong Kong dollars.
本保費表內之所有貨幣均以港幣計算。
2. The premium level corresponding to the plan level you select is determined based on the age, sex and smoking habit of the person insured on policy commencement date and at the time of renewal upon each anniversary date.
保費根據您所選擇的計劃級別及受保人於保單生效日及每個保單周年日續保時的年齡、性別及吸煙習慣而計算。
3. Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal.
在每個保單周年日或續保時，信諾保留調整保費之權利。

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由信諾發行

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Age 年齡	Private 私家房				Semi-Private 半私家房				Ward 普通房			
	Deductible Option 墊底費選項				Deductible Option 墊底費選項				Deductible Option 墊底費選項			
	\$150,000		\$200,000		\$100,000		\$150,000		\$50,000		\$100,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0-17	-	-	-	-	-	-	-	-	-	-	-	-
18-19	1,847	161	1,438	125	690	60	486	42	624	54	353	31
20-24	2,275	198	1,773	154	851	74	600	52	768	67	435	38
25-29	2,327	202	1,813	158	871	76	615	53	787	68	445	39
30-34	2,883	251	2,252	196	1,083	94	764	66	976	85	555	48
35-39	3,296	287	2,580	224	1,240	108	877	76	1,116	97	636	55
40-44	4,532	394	3,561	310	1,715	149	1,216	106	1,537	134	881	77
45-49	6,205	540	4,903	426	2,367	206	1,685	147	2,111	184	1,221	106
50-54	7,148	622	5,663	492	2,736	238	1,953	170	2,433	212	1,415	123
55-59	10,596	921	8,473	737	4,108	357	2,952	257	3,624	315	2,140	186
60-64	14,324	1,246	11,555	1,005	5,623	489	4,068	354	4,919	428	2,947	256
65-69	16,776	1,459	13,604	1,183	6,632	577	4,819	419	5,773	502	3,492	304
70-74	21,440	1,864	17,540	1,525	8,583	746	6,284	546	7,409	644	4,555	396
75-80*	28,404	2,470	23,505	2,044	11,557	1,005	8,552	744	9,872	858	6,199	539
81-85*	37,681	3,277	31,583	2,746	15,621	1,358	11,707	1,018	13,183	1,146	8,485	738
86-90*	46,524	4,046	39,399	3,426	19,584	1,703	14,837	1,290	16,372	1,424	10,757	935
91-95*	55,301	4,809	47,248	4,109	23,595	2,052	18,053	1,570	19,565	1,701	13,091	1,138
96-100*	64,476	5,607	55,532	4,829	27,855	2,422	21,516	1,871	22,928	1,994	15,605	1,357

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